

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/649,397 ART UNIT: 3696
FILING DATE: August 27, 2003 EXAMINER: Felten, Daniel S.
TITLE: Computer Implemented Automated Credit Application Analysis and
Decision Routing System

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THIRD OFFICE ACTION

In response to the Office Action mailed on October 30, 2009, we respectfully submit this
Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 8 of this paper; and

Conclusion begins on page 10 of this paper.

Through the enclosed Petition, we respectfully request a two-month extension of the date
for reply to March 30, 2009. The Commissioner is hereby authorized to charge the fees
associated with the filing of this Petition and the Request for Continued Examination submitted
herewith, and any additional fees due, to Deposit Account No. 07-1700 using the reference
“DLT-001DIV1.”